MOMS FIRST

PaidLeave.AI: A Year in Review

September 2025

As PaidLeave.AI marks its first full year of national operation, we reflect on the progress we've made bridging the gap between paid leave policies and the families these policies are designed to serve. Since launching nationally in September 2024, our mission has been clear: to transform complex, underutilized benefits into accessible, actionable support for families.

Despite the proven benefits of paid family leave for families and society, our research this year revealed a critical utilization gap persists across state programs. PaidLeave.AI represents an innovative solution to close this gap, leveraging artificial intelligence to address the primary barriers preventing eligible families from accessing these transformative benefits. Within our first year, we've already had 185,000 visitors to our site to learn about paid family leave benefits.

The Paid Family Leave Paradox

Paid parental leave policies deliver substantial benefits for families, employers, and society. Research demonstrates improved child development outcomes, improved maternal health, higher lifetime earnings for women, and enhanced ability for small businesses to attract and retain talent. This year, our team undertook first-of-its-kind research in partnership with McKinsey & Co. to learn more about which parents utilize paid parental leave benefits and why families may forgo these benefits. We found that a striking paradox exists: while parents report high satisfaction with these programs, utilization remains low.

Our latest research finds that:

2 in 5

Only 2 in 5 eligible parents utilize paid family leave

$6-10k

Parents leave an average of $6,000–$10,000 on the table

Our research identified a few primary barriers preventing eligible families from accessing benefits:

1. Awareness Gaps
60% of parents who didn't use paid leave were unaware these benefits exist.

2. Application Complexity
Parents report the lowest satisfaction when learning about benefits, determining eligibility, and navigating application processes.

3. Social Barriers
Men are 25% more likely to be eligible but 25% less likely to use benefits. Men most commonly city that leave isn't necessary if their partner is taking it

4. Economic Barriers
Lower-wage workers face significant economic constraints, with 3 in 4 not taking paid leave due to fears of job loss and approximately 2 in 3 citing inability to afford taking paid parental leave despite benefit availability.

PaidLeave.AI: An Innovative Response

PaidLeave.AI directly addresses the most actionable barriers to utilization: awareness and eligibility determination. Developed in partnership with OpenAI, Craig Newmark Philanthropies, and Novy.ai, with continued support from Robin Hood Foundation, Capital One, Soderberg Foundation, and Tepper Foundation, our platform utilizes generative AI to democratize access to paid leave information.

PaidLeave.AI provides conversational, personalized guidance that meets parents where they are in their decision-making process. The platform helps users navigate questions like "Am I eligible?", "How much money can I expect?", and "How do I apply?", at each step addressing the specific pain points identified in our research.

In our first year, we focused our growth in four of the most populous states with paid family leave policies: New York, New Jersey, California, and Colorado. We ran two education and awareness campaigns across these states: the first, *Paid Leave Pays*, was designed to reach moms in digital communities where they naturally congregate, and focused on generating awareness that families can access financial benefits from paid leave. Our second campaign, The Dad Connection, targeted new fathers to emphasize that paid family leave is a benefit that holds value for the entire family. To complement our digital education and awareness campaigns, we partnered with community based organizations in these states to reach specific communities, such as single mothers, new immigrants, and families focused on improving their economic mobility.

Our Reach

With these efforts, we achieved the following successes:

185,000+

Over 185,000 unique visitors to PaidLeave.AI, representing

1 in 4

parents who have forgone paid parental leave benefits in one of our four primary states.

68%

68% of users visited from low-to-middle income communities

Across the four priority states, the total utilization gap of non-utilizing parents hovers around 700,000 each year. We are proud that we are reaching an audience equivalent to one-quarter of that gap.

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Join Moms First

PaidLeave.AI can help you get paid

You could get paid up to $17,124 depending on your state to bond with a child or care for a family member or yourself. Chat with PaidLeave.AI to check your eligibility.

> I just had a baby. Can I get paid time off?

> AI Congrats on your new baby! I'd be happy to help.

Our User Impact

Our team recently conducted evaluation research to understand what impact PaidLeave.AI has for users through a series of focus groups and quantitative surveys. Ultimately we found that after using our platform for the first time, users reported:

115%
greater awareness of paid leave benefits

160%
improvement in their understanding of eligibility requirements

Why this matters: Lack of awareness is the number one reason parents give for missing out on benefits, with 60% of non-utilizers citing this barrier. Doubling awareness directly addresses the single largest obstacle to utilization.

Why this matters: Complexity and confusion often discourage parents even after they have heard about paid leave. By dramatically improving understanding their own eligibility, PaidLeave.AI helps parents move from awareness to action.

In our focus groups, we heard about **PaidLeave.AI** being particularly helpful in the following circumstances:

Broadening Who Considers Applying:

"I had no idea he could take paid leave if I was taking it too. I thought it was just for the person who gave birth, but now I understand my partner has his own separate eligibility."

Encouraging Fathers:

"I always felt like I needed to provide for my family financially, so taking time off seemed irresponsible. But learning that I could get paid through the state program changes how I think about being present for my newborn."

Clarifying Sources of Benefits:

"I assumed that because my company gives me 12 weeks paid leave, I wasn't eligible for anything from the state. I didn't realize these could work together - or that I might actually be getting state money without knowing it."
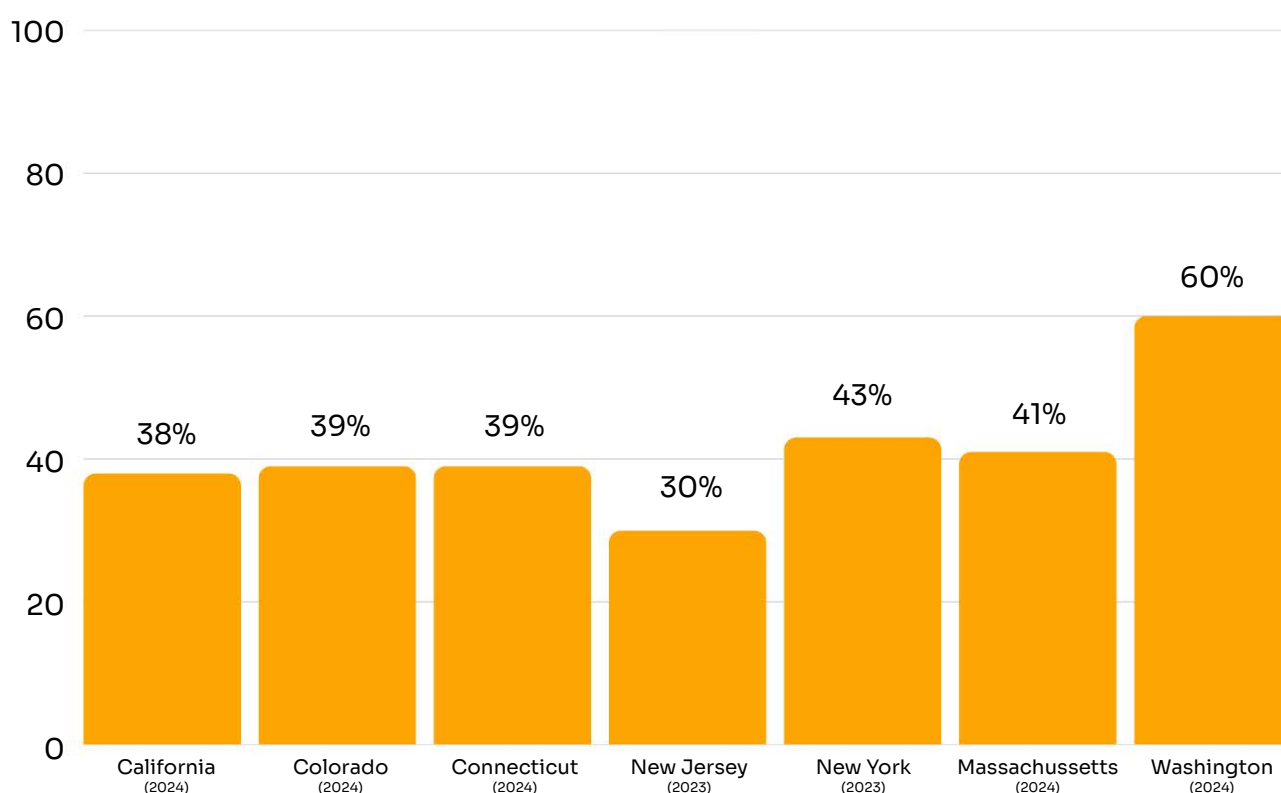
Determining Eligibility:

"I work two part-time jobs and thought that made me ineligible for everything. The tool helped me understand that just because my employers won't give my leave, I might actually qualify for state benefits."

The Opportunity Ahead

While PaidLeave.AI has demonstrated meaningful impact in our first year, the broader landscape reveals significant room for growth. Building on our research with McKinsey & Co., our team analyzed census and state bonding claims data to estimate the share of eligible parents in each state that are utilizing paid parental leave benefits. These results from the most recently available data show utilization rates ranging from 30% to 60% of eligible parents, meaning that even in the highest-performing states, four in ten families who could access these transformative benefits are not doing so today.

Paid Family Leave Utilization Rates

State	Rate
California (2024)	38%
Colorado (2024)	39%
Connecticut (2024)	39%
New Jersey (2023)	30%
New York (2023)	43%
Massachussetts (2024)	41%
Washington (2024)	60%

*This data does not include all states with paid family leave programs, only programs which have publicly available paid leave that is disaggregated by leave type, allowing us to disaggregate paid parental leave.

This variation across states illuminates both the challenge and the extraordinary opportunity ahead. The gap persists not because families don't value these benefits, but because systemic barriers—awareness gaps, complex navigation, and social stigma—continue to prevent access. With PaidLeave.AI demonstrating that doubling awareness and improving understanding of eligibility are possible, we are eager to help states move toward the higher end of this utilization spectrum.

As we look ahead, four strategic opportunities will guide our efforts to translate awareness into action in our second year operating:

Engaging Fathers in Our Coalition.

With men 25% less likely to use benefits despite being 25% more likely to be eligible, normalizing paternal leave represents both an equity imperative and a pathway to significantly expand utilization.

Deepening Community Relationships.

By strengthening partnerships with community based organizations, we seek to reach families facing multiple barriers to accessing benefits, particularly those in lower-wage jobs where economic constraints compound access challenges.

Partnering with Employers.

We have found that more than 70% of parents rely on their employer for information about paid parental leave, even when it is structured as a government benefit. Working directly with businesses, we seek to equip the private sector with helping parents navigate their full benefit entitlements.

Expanding Product Capabilities.

In the coming year, we hope to explore how our product can better meet the needs of our users. This includes continuing to ensure that first-time AI users are able to succeed and learn about paid leave and that users leave their interactions with a strong understanding of what is available to them.
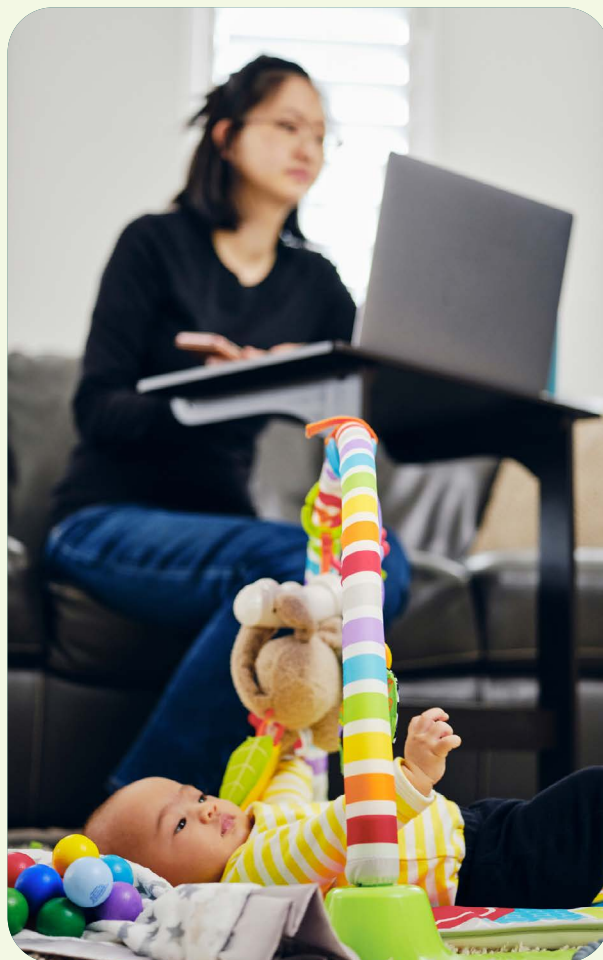
The path forward is clear.

We've demonstrated that we can help families understand their benefits. Now we're ready to help them claim them. Our goal is simple: ensure that every family who has earned these benefits knows how to access them. Follow along with our progress at Moms First and help lead the charge for policies that uplift parents and caregivers.

MOMS FIRST

For more information on corporate sponsorship and giving, contact Atossa Movahedi, Director of Development, **atossa@momsfirst.us**.

For inquiries related to PaidLeave.AI, contact Nina Harstad, Director of PaidLeave.AI, **nina@momsfirst.us**.

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